Case 2:17-bk-51532 Doc 63 Filed 04/04/19 Entered 04/04/19 12:19:03 Desc Main Document Page 1 of 10

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO COLUMBUS DIVISION

In Re: Case No. 17-51532

Robert J Ralston
Carrie N Ralston
Chapter 7

Debtors. Judge C. Kathryn Preston

MOTION FOR RELIEF FROM STAY REGARDING PROPERTY KNOWN AS: 2015 KIA SEDONA VIN: KNDMB5C12F6021080

Gateway One Lending & Finance ('Movant'), by and through its counsel, moves this Court under §362 and other sections of the Bankruptcy Code for an order terminating the automatic stay imposed by §362 of the Bankruptcy Code with respect to certain property owned by the Debtor(s) in which Movant has a security interest. In support of this Motion, Movant states as follows:

MEMORANDUM

- 1. On March 16, 2017, Robert J Ralston and Carrie N Ralston ('Debtors') filed a petition for relief under Chapter 13 of the Bankruptcy Code. On March 20, 2019, this converted to Chapter 7.
- 2. Prior to the filing of the bankruptcy petition, on December 22, 2014, Movant was granted a security interest in certain property owned by the Debtors. The lien is on the property commonly known as a 2015 KIA SEDONA VIN: KNDMB5C12F6021080 (the 'Property'). A copy of the Retail Installment Contract is attached as Exhibit A.
- 3. The Certificate of Title was filed with the Ohio Bureau of Motor Vehicles on December 22, 2014 per the attached Vehicle Title Exhibit B.
- 4. Upon information and belief, there are no other lien holders with respect to the Property.

- 5. The value of the Collateral is \$14,375.00. This valuation is based on NADA. A copy of this valuation is attached as Exhibit C.
- 6. As of April 4, 2019, there is currently due and owing on the Note the outstanding balance of \$24,876.45, plus interest accruing thereon at a rate of 6.99% per annum.
- 7. In the event the Order granting this Motion for Relief from Stay is entered, the provisions of Bankruptcy Rule 4001(a)(3) shall be waived and said Order shall be effective immediately.
- 8. The Movant is entitled to relief from stay for these reasons:
 - a. Debtor is delinquent in direct payments in the amount of \$13,886.47 from March
 2018 through March 2019. Per debtors Statement on Intent filed on March 22,
 2019, intent is to Surrender.
 - b. The rights and interest of the Movant are not being protected and the Property's value is decreasing, thus further harming the Movant.
- 9. This motion does not affect the rights of the Chapter 7 Trustee.

WHEREFORE, Movant prays for an Order from the Court granting Movant relief from the automatic stay of §362 of the Bankruptcy Code to permit Movant to proceed with its State Law rights and for such other further relief to which the Movant may be entitled.

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702) Sottile & Barile, Attorneys at Law P.O. Box 476 Loveland, OH 45140

Phone: 513.444.4100

Email: bankruptcy@sottileandbarile.com

Attorney for Movant

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Motion was served **electronically** on April 4, 2019 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by ordinary U.S. Mail on April 4, 2019 addressed to:

Robert J Ralston, Debtor 281 Butterfly Drive Sunbury, OH 43074

Carrie N Ralston, Debtor 281 Butterfly Drive Sunbury, OH 43074

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702) Attorney for Movant Case 2:17-bk-51532 Doc 63 Filed 04/04/19 Entered 04/04/19 12:19:03 Desc Main Document Page 4 of 10

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO COLUMBUS DIVISION

In Re: Case No. 17-51532

Robert J Ralston

dba Big Walnut Lawncare, LLC

Chapter 7

Carrie N Ralston

Debtors. Judge C. Kathryn Preston

NOTICE OF MOTION FOR RELIEF FROM STAY REGARDING PROPERTY KNOWN AS: 2015 KIA SEDONA VIN: KNDMB5C12F6021080

Gateway One Lending & Finance, a Creditor herein, has filed a Motion for Relief from the Automatic Stay with respect to your 2015 KIA SEDONA VIN: KNDMB5C12F6021080, in this bankruptcy case.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant relief from the automatic stay, or if you want the court to consider your views on the Motion, within 21 days from the service date of this motion, you or your attorney must:

File with the court a written response or an answer, explaining your position at:

United States Bankruptcy Court 170 North High Street Columbus, OH 43215

If you mail your response to the court for filing, you must mail it early enough so the court will **receive** it on or before the deadline stated above.

You must also send a copy of your response either by the Court's ECF filing system or

by U.S. Mail to:

Molly Slutsky Simons Sottile and Barile, Attorneys at Law P.O. Box 476 Loveland, OH 45140 bankruptcy@sottileandbarile.com Counsel for Movant

Brian D. Wood Wood & Brewer, LLC 470 Olde Worthington Road, Suite 200 Westerville, OH 43082 614-410-6877

Fax: 888-560-1002

Email: bwood@woodbrewerlaw.com

Debtor's Counsel

Frederick M Luper 1160 Dublin Road, Suite 400 Columbus, OH 43215 614-221-7663 Chapter 7 Trustee

Asst US Trustee (Col) 170 North High Street, Suite 200 Columbus, OH 43215 USTPRegion09.CB.ECF@usdoj.gov Office of the US Trustee

Robert J Ralston 281 Butterfly Drive Sunbury, OH 43074

Carrie N Ralston 281 Butterfly Drive Sunbury, OH 43074

If you mail your response to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting the relief requested.

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702) Sottile & Barile, Attorneys at Law P.O. Box 476 Loveland, OH 45140

Phone: 513.444.4100

Email: bankruptcy@sottileandbarile.com

Attorney for Creditor

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Notice of Motion was served **electronically** on April 4, 2019 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **ordinary U.S. Mail** on April 4, 2019 addressed to:

Robert J Ralston, Debtor 281 Butterfly Drive Sunbury, OH 43074

Carrie N Ralston, Debtor 281 Butterfly Drive Sunbury, OH 43074

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702) Attorney for Creditor

Case 2:17-bk-51532 Doc 63 Filed 04/04/19 Entered 04/04/19 12:19:03 Desc Main Document Page 7 of 10

RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE DEAL# 4037642 _{0x00r Number}									
Duyer Name and / (Including County: ROBERT J 56 N CHAL NEWARK OR	Address and Zip Code RALG TON LFANT RD	0)	Co-Buye (Includin CARR 56 N	er Name and Adding County and Zip RIE RALSTON N CHALFANT ARK OH 4305	N RD		Creditor-Soline (Name and Address) RICART PROPERTIES 4255 S. HAMLION RD COLUMEUS. CH 43227		
ou, the Buyer (a in credit under the ontract) the Amo daily basis. The	and Co-Buye he agreeme ount Finance Truth-In-Ler	er, if any), nents on the ed and Final Inding Discle	may buy the vehi e front and back ance Charge in U. losures below are	nicle below for co of this contract I.S. funds accord a part of this cor	cash or on cr ct. You agree rding to the pr ontract.	eredit. By sign to pay the payment sche	ining this contract, you choose to buy the vehicle Creditor - Seller (sometimes "we" or "us" in this edula below. We will figure your finance charge on		
NEW NEW	Year 2015	KIA SEDON	NIA :	RREPUBLICATION NU	F6021080	Mileage □ estimate □ xactuát - 48	□ business □ agricultural □		
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINAN CHAF The di amoun credit cost y	NCE RGE	H-IN-LENDING I Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount will have paid a you have made payments as scheduled.	s P you The to after your pu le all credit,	tal Sate Price Oral cost of urchase on I, including ur down	Insurance. You may buy the physical demage insur- cince lets content requires in each of from approxi- you choose who is acceptable to us. You sen not required to be yet not her insurance to obtain credit. If any insurance is checked before, pictores or certificates from the named resummer companies will describe the terms and conditions. Check the insurance you want and sign below:		
6.99 Your Payment Number of Payments 75	6 S 845	50.98 S WIII Be:	\$ 35103.02 When Part Are Distriction	\$_43554.	.00 s 43	(700 ^{nt of} 3554.00 is	Check the Insurance you want and sign below: Optional Credit Insurance Credit Life: Boyer Co-Boyer: Both Credit Life: Boyer Co-Boyer: Both Prelifium: Credit Life: N/A Credit Describes: N/A		
75 Or As Follows:		.72	onthly beginning	02/ 0.3,	15	\equiv	Credit Disability \$N/A		
of \$	or 5 u pay off all you You are giving nation: See th		uli within	ever is greater pay a penalty. being purchased. n including informs	nation about no	1	From Office Address. Cred in instruction and credit disability resources are not requised to determ of this decision in top or not top credit as in the credit of the property of the control of the credit of the property of the credit of the provided unless in the credit depressing process. They all not his provided unless the credit process provided upon part of provided unless the credit process and provided unless the credit process and provided unless the credit process of th		
TEMIZATION OF AN	MOUNT FINANC ricle, accessorie cluding amounts bunts.): axes not include	ICED es, and taxes is paid to other led in line 1 abo	ers on your behalf (Selle	tler may keep \$_1	s_3136	160.38 ₍₁₎	his contract, if you make table payments, ureas, successful institution does not now any primarise by pury payment on in his number of payments. Coverage for credit life fusioners and crudit disability because end on the original dust date to the second country disability and the country di		
C Government of D Net trade-in pi E Optional Gap F Documentary G Other charges	ertificate of title t ayoff to	fees WEI	LLSFARGO		N/A 15.00 2682.64 795.00 250.00		Other Optional Insurance Type of Insurance Tom Premium S N/A Insurance Company Name		
describe purpor to to to to		forforforforforfor	Verd or	5 N 5 N 5 N 5 N	N/A N/A N/A N/A N/A N/A		Home Office Address Tipe of Insurance Pennium \$ N/A Insurance Company Name		
toto	1 + 2)	forforforforforforforforforforfor		\$ D \$ D \$ N \$ D	N/A N/A N/A N/A N/A \$ 3742 \$ 3510	2.64 (2) 03.02 (3)	Insurance Company Name Home Office Address Other optional Insurance is not required to obtain crudit. Your decision to buy or not buy other optional Insurance will not be a stood in or credit approval process. It will not be a stood in other so, and agree to pay the order copy.		
Gross trade-in \$ = net trade-in \$ +other (describe). Total downpaymer 5 Unpeid belance of 6 Insurance	nt ≍ (iin negative 1 cash price (3 r	minus 4)	seller d see line 2D abovo)	s_1 s_2 s_1	12682.64 2000.00 1000.00 \$ 0.0 \$ 351	00 (4) 103.02 ₆₎	Twent the insurance checked above. X 12/22/2012 Buyer Signature 12/22/2012		
A Cost of options paid to the insu Life Disability B Other optional in Total insurance ch	urance company insurance paid to varoes	to Insurance Co	es # N/ S N/ Company or Companies	A N	N/A N/A 8 N/A 3510	——————————————————————————————————————	X 12/22/2014 Deboyer Signature Cheboyer Signature THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR INAUITY FOR BOOILY BUILINY OR PROPERTY DAMAGE, WITHOUT SUCH NEURANCE YOU MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS.		
7 Amount financed (9 Finance charge 9 Total of payments Amount of Security In	(principal baland (time balance)	(7 + 8)	Cach \$ N/A		3510 8450	03.02 ⁽⁶⁾ 0.98 (8) 54.00 ₍₉₎	Prefurned Check Charge: You agree to pay a charge not its exceed \$400 if any check you give us is ossocioned.		
				(required to obtain or	work and will not b	pe provided unset	ss you sign below and agree to pay the extra charge. If you choose fermi and conditions it provides, it is a part of this contract.		
erm 75 want to buy a gap contract, the	_		of the Itemization of Amou Mos.	Jiff Finance.	our gap contract to JMSA	/ detane	terms and conditions it provides, it is a part of this contract. Name of Clap Contract		
PTION: You pay	no finance cha	arge if the Am	mount Financed, item				Year		
You agree that this contract wit	we have _	ne period	days from the days from the l, you or we may end of the stated	date you sign y cancel this o d time period.	n this contre	act to assig	gn this contract. If we are unable to assign light to cancel will end at the earlier of the contract for important terms of par Initials		
State law doe you may only above, or for does not app	es not pro y cancel l legal cau lly to hom	ovide for a it if the sa use. You co ne solicit	NO ra "cooling off seller agrees, cannot cance tation sales.	COOLING ff" or cancell if this contra	OFF PERI Ilation per tract is sub act simply	Co-Buye NOD riod for the bject to the y because	er initials is sale. After you sign this contract, the limited right to cancel described a you change your mind. This notice		
he Annual ind retain its	Percenta s right to	age Rate receive	e may be ne e a part of th	gotiable wi he Finance	vith the Se Charge.	eller. The	e Seller may assign this contract		
See back for other NOTICE TO RE	important agr ETAIL BUY	reements. YER: Do n	not sign this c	contract in bi	lank. You a	are entitled	ting to this contract. Any change to this contract must be Co-Buyer Signs X		
NOTICE TO RETAIL BUYER. Do not sign this contract in blank. You are entitled to a copy of the contract at the time ow sign. Keep it to protect your legal rights. You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were tee to take it and review it. You schowledge that you have read both aideas of this contract, (poulding the arbitration cleave on the reverse side, before signifys below. You confirm that you received a completely filligeful oggy when you signed it. Just 12/22/2084/Just Signs X L.									
Other owner signs here	X ICART PR	OPERTIES	∑S Def	ste 12/22/2	Address 26) X	/	Tarl		
RICART P	Assigned without ROPERTURE	out of with Whit	ATEWAY ONE I		FINANCE	(Ass _y	ioe) under the terms of Selier's agreement(s) with Assignoe. Assigned with recourse		
and Section 1 Control of the Section 1 Control									

ORIGINAL LIENHOLDE

Case 2:17-bk-51532 Doc 63 Filed 04/04/19 Entered 04/04/19 12:19:03 Desc Main Document Page 8 of 10

OTHER IMPORTANT AGREEMENTS

- FINANCE CHARGE AND PAYMENTS
 How we will figure Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Percentage flate on the unpaid part of the Amount Financed.
 - Financed.

 b. How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- Charge, to the unpaid part of the Amount Financed and to other amounts you one under this contract in and to other amounts you one under this contract in all of the payments and Total Sale Price shown on the front on the assumption that you will make every payment on the day it is due. Your Finance Charge. Total of Phyments, and Total Sale Price shown on the front on the day it is due. Your Finance Charge. Total of Phyments, and folial Sale Price will be more if you pay form of a larger or smallor final payment or, at our price, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you anote telling you about these changes before the first scheduled payment is due. Unpaid part of the Amount Finance at any time without penalty, if you do so, you must pay the earned and unpaid part of the Amount Finance at any time without penalty, if you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment. Your right to refinance an irregular payment schedule and if you are buying the vehicle primarily for personal, family, you have an irregular payment schedule and if you are buying the vehicle primarily for personal, family, you have an irregular payment schedule to your pa

- sessonal or Irregular Income.

 2 VOUN OTHER PROMISSES TO US

 1. If the vehicle in damaged, destroyed, or missing,
 You agree to pay us all you over under this contract
 even if the vehicle is damaged, destroyed, or missing.

 1. Using the vehicle to value green to to remove the
 vehicle from the U.S. or Canada, or to sell, rent, lease,
 or transfer any interest in the vehicle or this contract
 without our written permission. You agree not to
 o-poped the vehicle to missue, posture, conflication, or
 involution; market, if we pay any repair bills, storage
 to repay the amount when we ask for it.

 5. Security Interest.
 You give us as security interest in:
- Security Interest:
 You give us; security interest in:
 The vehicle and all parts or goods installed in it;
 All money or goods received (proceeds) for the

- The vehicle and all parts or goods installed in it;
 All money or goods received (proceeded) for the vehicle:
 All insurance, maintenance, service or other contracts we finance for you; and contracts we finance for you; and maintenance, service or other contracts we finance for you. This includes any returned of premiums or charges from the contracts.
 This secures payment of all you owe on this contract, it also secures your other agreements in this contract. It also secures your other agreements in this contract. It also secures your other agreements in this contract. One will make sure the title shows our security interest (and you agree to have physical damage insurance covering loss of or dramage to the vehicle of the term of this contract. The insurance must cover our interest in the vehicle. You gare to have physical damage insurance policy as an additional insured and as loss payee, if you do not have this insurance, we may excrete our damage insurance covering our interest in the vehicle of the vehicle o
- IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES
 You may owe late charges. You will pay, a liste charge on each late payment as shown on the front. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described him.

- b. You may have to pay all you lowe at once. If you broak your promises (default), we may demand that you pay all you owe on this contract at once (accelerate). Default ineans.

 2. You give lake, incomplete, or misleading information on a credit application.

 3. You start a proceeding in barkrupticy or one is started against your you properly or.

 4. You broak any agreements in this contract.

 4. You broak any agreements in the other payment on time, we may accelerate any time after you default. Our right to accelerate any time after you default. Our right to accelerate is subject to any injoint the law dives you to element this contract.

 5. You should be a subject to any injoint the law dives you to element this contract.

 6. We may take the veltical from you. If you default, we may such a subject to happe, and any amounts due because you defaulted.

 7. We may take the veltical from you. If you default we may take the veltical will be a simple of the finance Charge, any late changes, and any amounts due because you defaulted.

 8. We may take the veltical from you. If you default we may take the veltical in the law allows it. If your velticle has an electronic trading device, you agree that we may use the device to find the velticle. If we take the velticle, we will the velticle, any accessorion, equipment, and replacement parts will study with the velticle, we may dispose of them as the law allows.

 6. How you can get the velticle back if we take it. If we allows.

 6. How you can get the velticle back if we take it. If we

may store them for you at you're expense. If you do not ask for these items back, we may dispose of them as the law allows.

I was allowed to the store of the st

Unless the Seller nikes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes, no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of litness for a flap of the properties of t

- Ventice that the ventice final nacture in the province.

 Sued Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

 Comprisions in the contract of sale.

 Comprisions in the contract of sale.

 Comprisions (comprisions) and comprisions of the vehiculos usados. La información que ven el formulario de la ventanilla para este vehiculos forma parte del presente contrato. La información del formulario de la ventanilla deja sin ofecto toda dispusabledo no contratos contendida en el contrato de dispusabledo no contratos contendida en el contrato de dispusabledo no contratos contendida en el contrato de dispusabledo no contratos contendida en el contrato de

5. Servicing and Collection Contacts. You agree that we may try to contact you in writing, by e-mail. or using presence/durfillidal voice messages, land impossages, and automatic telephone dialing systems, as the law allowe. You also garee that we may try to contact you in these and other ways at any address or tolephone number by up invivide us, eveil "if-the telephone number is a ceil phone number or the contact results in a charge to you.

Applicable Law Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

Limited Right to Cancel

- a. We agree to deliver the vehicle to you on the date this contract is signed by us and you. You understand that it may take a few days for us to verify your credit and assign this contract. You agree that we have the number of days stated on the front of this contract is obsign this contract in easign this contract is easign this contract within this period of time to any one of the financial institutions with whom we regularly do business, you or we may cancel this contract. This limited right to cancel will end at the earlier of the date we assign the contract or the and of the stated time period.
- We will notify you if we cannot assign this contract and if we elect to cancel this contract. Upon receipt of such notice, you must comply with "Buyer's Obligations" described below and we must give back to you all consideration we have received in accordance with the terms of the Buyers Order.
- accordance with the terms of the Buyers Order.

 C. Buyer's Obligations: If we do not assign the contract within the time described above, and you or we cancel this contract as provided above, your must return the vehicle to Us immediately in the same condition as when sold, reasonable wear and tear excepted. You agree to pay us the cost of repairing any damage occurring to the vehicle while it is in your possession. If the vehicle is immediately for other parties from any expenses, costs and fees arising out of any act pertaining to the operation of the vehicle while it is in your possession. If the vehicle is immediated or impounded while in your possession, you agree to do whatever is necessary to ensure the vehicle's return to us. If you do not return the vehicle in, we may use any legal means to take it back.

 d. While the vehicle is in your possession, all terms of this contract, including those retaining to use of the vehicle for the vehicle and you assume all risk of loss or damage to the vehicle.

 Abbite in this section office wouth for its contract, this contract, the properties of the vehicle.

 Abbite in this section office wouth for its contract, this contract, or the vehicle to your systems of the vehicle of the vehicle
- e. Nothing in this section gives you the right to cancel this contract for reasons unrelated to our assignment of this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCECDS HEREOF, RECOVERY HEREUNDER BY THE DEBTOR HEREUNDER.

THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Selfer, or against the manufacturer of the viehlice or equipment obtained under this contract.

- ARBITHATION CLAUSE

 PLEASE REVIEW IMPORTANT AFFECTS YOUR LEGAL RIGHTS

 EITHER YOU ON WE MAY CHOOSE TO HAVE ANY DISPOTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY INFORMATION AND YOU AND HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSCILLATION OF INDIVIDUAL ARBITRATIONS.

 DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION AND REGENERAL WAS DEFENDED. THAN IN A LAWSUIT, AND OTHER PICHTS IN ANY DISPOSAL OF WASHINGTON OF THE PICHTS IN A TOWN OF WOULD HAVE IN COURT, MAY NOT SERVICE IN ARBITRATION.

HAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, lord, statute or otherwise (including the interpretation and scoped this Arbitration Causes, and the arbitrability of the claim or dispute, between you and use contract the claim or dispute, between you and use contract the contract the country of the property which arises you do not seen the contract the contract of any resulting transaction or reliablication, which arises you do not sign this contract shall, at you, or our election, be resolved by neutral, binding arbitration and not by a court action. It is described to the contract of the contr

organizations by contacting the arbitration organization or visiting its website.

Aptimizers shall be anomaly or retired judges and shall be selected pursuant to the applicable rules. The arbitration shall apply governing the statement of the applicable rules. The arbitration shall apply governing to substantive last in making an event. The arbitration hearing shall be conducted in the identification which you reads unless the Chredito-Selini is a party to the claim or dispute, in which case the ment of the properties of the pr

law concerning arbitration.

You and we relian the right to seek remember a mean interest and the reliance of the remember and a service of the remember and the remember and the remember and remember



Collateral Management Services 9750 Goethe Road | Sacramento, CA 95827 www.dealertrack.com

Gateway One

Lien and Title Information

Lienholder

ELT Lien ID FDI1001208012372

Lienholder GATEWAY ONE LENDING & FINANCE

Lienholder Address P O BOX 1013 ATWOOD, CA 92811 Lien Release Date

Vehicle and Titling Information

VIN KNDMB5C12F6021080

Title Number 2302018376
Title State OH

Year 2015 Make KIA

Model

Owner 1 ROBERT J RALSTON

Owner 2 Owner Address 56 N CHALFANT RD NEWARK, OH 43055 **Issuance Date**

Received Date 12/31/2014 ELT/Paper ELECTRONIC

Odometer Reading 48

Branding

Printed: Wednesday, March 22, 2017 1:11:30 PM PST

NADA Used Cars/Trucks

Gateway One Lending and Finance

175 N Riverview Dr Anaheim, CA 92808 7149214988 viviana.perea@gatewayonelending.com

Vehicle Information

2015 Kia Sedona Extended Passenger Vehicle:

Van LX 3.3L V6

Region: Eastern

April 3, 2019 Period:

KNDMB5C12F6021080 VIN: 57,500 Mileage:

\$28,100 **Base MSRP:**

\$29,195 **Typically Equipped MSRP:**

4,411 Weight:



NADA Used Cars/Trucks Values

Auction*	Base	Mileage Adj.	Option Adj.	Adjusted Value
Low	\$9,700	\$138	N/A	\$9,838
Average	\$11,775	\$138	N/A	\$11,913
High	\$13,875	\$138	N/A	\$14,013
Trade-In				
Rough	\$10,100	N/A	N/A	\$10,100
Average	\$11,300	N/A	N/A	\$11,300
Clean	\$12,275	N/A	N/A	\$12,275
Clean Loan	\$11,050	N/A	N/A	\$11,050
Clean Retail	\$14,375	N/A	N/A	\$14,375

^{*}The auction values displayed include typical eqiupment and adjustments for mileage and any of the following applicable accessories: engine size, drivetrain, and trim.

Selected Options	Trade-In/Loan	Retail
Aluminum/Alloy Wheels	w/body	w/body